

Fill in this information to identify the case:

Document Page 1 of 52

Debtor Name Teri Galardi

United States Bankruptcy Court for the: Northern District of Georgia

Case number: 22-50035☐ Check if this is an amended filing

## Official Form 425C

## Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: November 2022

Date report filed:

MM / DD / YYYY

Line of business: \_\_\_\_\_

NAISC code:

none

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Teri G. Galardi

Original signature of responsible party

Printed name of responsible party

Teri G. Galardi**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  | Yes                                 | No                                  | N/A                                 |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 2. Do you plan to continue to operate the business next month?                                     | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Debtor Name Teri GalardiCase number 22-50035

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 393,118.70

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 61,412.07**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 37,608.83**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ 23,803.24**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 416,921.94**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**

\$ \_\_\_\_\_

(Exhibit E)



Debtor Name Teri Galardi

Case number 22-50035

#### 4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables

\$                     

(Exhibit F)

#### 5. Employees

26. What was the number of employees when the case was filed?                     

27. What is the number of employees as of the date of this monthly report?                     

#### 6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ 0.00

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ 200,838.85

30. How much have you paid this month in other professional fees?

\$ 0.00

31. How much have you paid in total other professional fees since filing the case?

\$ 0.00

#### 7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	<u>Column A</u>		<u>Column B</u>		<u>Column C</u>
	<b>Projected</b>	<b>—</b>	<b>Actual</b>	<b>=</b>	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>100,000.00</u>	—	\$ <u>61,412.07</u>	=	\$ <u>38,587.93</u>
33. Cash disbursements	\$ <u>59,856.00</u>	—	\$ <u>37,608.83</u>	=	\$ <u>22,247.17</u>
34. Net cash flow	\$ <u>40,144.00</u>	—	\$ <u>23,803.24</u>	=	\$ <u>16,340.76</u>
35. Total projected cash receipts for the next month:					\$ <u>100,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>59,856.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>40,144.00</u>

Debtor Name Teri Galardi

Case number 22-50035

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☒ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.



**EXHIBIT**

**C**

exhibitstickers.com

Teri Galardi

Schedule of November Deposits

Date	Name	Purpose	Amount
11/1/2022		Note Income Received	763.47
11/7/2022	Trop	Rental Income	5,769.23
11/7/2022	Masters	Rental Income	8,000.00
11/10/2022	Trop	Salary	4,450.89
11/14/2022	Trop	Rental Income	5,769.23
11/14/2022	Masters	Rental Income	8,000.00
11/15/2022	Airbnb	Rental Income	2,531.41
11/18/2022	Masters	Rental Income	8,000.00
11/21/2022	Trop	Rental Income	5,769.23
11/22/2022		Note Income Received	763.49
11/25/2022	Trop	Salary	4,450.89
11/28/2022	AT&T	Telephone refund	1,375.00
11/28/2022	Trop	Rental Income	<u>5,769.23</u>
		<b>TOTAL DEPOSITS</b>	<b>61,412.07</b>

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[illegible]

**U.S. LOAN SERVICING**  
**Trust Account**

9670 W. TROPICANA STE. 100  
LAS VEGAS, NV 89147  
(702) 362-1234

CHECK NO.

162236

—Seven Hundred Sixty Three and 47/100—

**PAY**  
**TO THE**  
**ORDER OF**

TERI GALE GALARDI  
2121 HIGHLAND AVE.  
LAS VEGAS NV 89102

MEADOWS BANK  
LAS VEGAS, NV 89148

84-238  
1224

162235

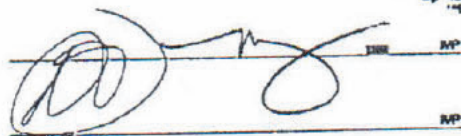
NO.

DATE

AMOUNT

10/20/2022

\$763.47

  
\_\_\_\_\_  
TERI GALARDI  
\_\_\_\_\_  
RPP

11 16 2235 11 12 12240 238 21: 10 2000 54 74 11

>053101121< 11/01/2022 005328412

8461262 0008 00118

FOR DEPOSIT ONLY

21< 11/01/2022 005328412

0008 00118

Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-acac-dbb...

DEPOSIT TICKET  
TRUIST BANK

DATE 11.07.22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
		4552	5769	23
TOTAL FROM ATTACHED LIST			5769	23

TOTAL ITEMS ☐

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.  
DEPOSITS MAY NOT BE AVAILABLE FOR WITHDRAWAL

\$ 5,769.23

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

PPATL CC # 4552  
5769.23

[REDACTED] 815 13

THIS CHECK HAS A COLORED BACKGROUND AND CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

TROP INC  
MERCHANT ACCOUNT  
2555 CHANTILLY DR NE  
ATLANTA, GA 30324

TRUIST BANK  
54-1341/811

4552

11/7/2022

PAY TO THE ORDER OF TERI G GALARDI \$ 5,769.23

Five Thousand Seven Hundred Sixty-Nine and 23/100 DOLLARS

TERI G GALARDI  
2555 CHANTILLY DR  
ATLANTA GA 30324

VOID AFTER 90 DAYS

MEMO EVERY TUESDAY

004552 5755

2053101121<11/07/2022-010986150

846020 0003 00530

010986150

12

FOR DEPOSIT ONLY

CHECK HERE IF MOBILE DEPOSIT  
DO NOT SIGN / WRITE / STAMP BELOW THIS LINE  
FOR FINANCIAL INSTITUTION USE ONLY



>053101121< 11/07/2022 010986148  
8460201 0003 00528

>053101121< 11/07/2022 010986148  
8460201 0003 00528

FDO

Firefox

https://bank.truist.com/web/accounts/1/7b597f8a-36fa-3eb6-aeac-dbb...

**DEPOSIT TICKET**  
TRUIST BANK

DATE 11.14.22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
		4564	5769	23
TOTAL FROM ATTACHED LIST			5769	23

TOTAL ITEMS 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.  
ENDORSEMENTS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

\$ , 5,769.23

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

PPATLCC # 4563  
5769.23

[REDACTED] 11/15/22 13

THIS CHECK HAS A COLORED BACKGROUND AND CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

TROP INC  
MERCHANT ACCOUNT  
2555 CHANTILLY DR NE  
ATLANTA, GA 30324

TRUIST BANK 4563

64-1341/611 11/14/2022

PAY TO THE ORDER OF TERI G GALARDI \$ \*\*5,769.23

Five Thousand Seven Hundred Sixty-Nine and 23/100 DOLLARS

TERI G GALARDI  
2555 CHANTILLY DR  
ATLANTA GA 30324

MEMO EVERY TUESDAY

VOID AFTER 90 DAYS

AUTHORIZED SIGNATURE

0004563

053101121-11/14/2022-007018395

8460206 0011 00274

053101121-11/14/2022-007018395

8460206 0011 00274

007018395

ENDORSE HERE:

FOR DEPOSIT ONLY

FOR NOT SIGNATURE STAMP DELIVERY LINE FOR FINANCIAL INSTITUTION USE ONLY

CHECK HERE IF MOBILE DEPOSIT



Firefox

04-1341/511

TOTAL

ITEMS

PLEASE BE SURE ALL ITEMS  
ARE PROPERLY ENDORSED.

DISCOUNTS MAY NOT BE AVAILABLE  
ON ALL ITEMS. SEE STORE FOR DETAILS.

8,000.00

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

RB1511 13

>053101121< 11/14/2022 007018400

8460206 0011 00276

3460296 0011 00276 11/14/2022 007018400

Michael A. Vogt



Firefox

DEPOSIT TICKET  
TRUIST BANK

DATE 11/18/22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
		1253	8000	00
			MEMB.	
			TOTAL FROM ATTACHED LIST	
			\$ 8000.00	

TERI G GALARDI  
DIP CASE # 22-50035  
2148 HWY 42 S  
FLOVILLA, GA 30216

04-1341511  
TOTAL ITEMS ☐  
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.  
DEPOSITS MAY NOT BE AVAILABLE FOR WITHDRAWAL UNTIL 10/15/2022

15 13

COUNTRY CLUB INC  
SPECIAL ACCOUNT  
1901 MR JOE WHITE AVENUE  
MYRTLE BEACH, SC 29577

DATE 11-16-22 87-863/640

PAY TO THE ORDER OF Teri G. Galardi \$ 8000.00

Eight thousand & no/100 DOLLARS

**Pinnacle**

FOR Michael A. Nap

1100012153 1064008637

053101121 11/18/2022 001362698  
8480205 0004 00105

053101121 11/18/2022 001362698  
8480205 0004 00105

CHECK HERE FOR MOBILE OR NEOLITE DEPOSIT ONLY

NAME OF PERSON ENDORSING DATE

1. I HAVE STAMPED OR SIGNED BELOW THIS LINE

2. I HAVE ENDORSED THIS CHECK FOR CASH

Michael A. Nap

Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

**DEPOSIT TICKET**  
TRUIST BANK

DATE 11.21.22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
		4578	5769	23
TOTAL FROM ATTACHED LIST			5769	23

TOTAL ITEMS ☒ 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

DEPOSIT MAY NOT BE AVAILABLE FOR FIVE (5) BUSINESS DAYS

\$ 5,769.23

TERI G GALARDI  
DIP CASE # 22-50035  
2140 HWY 42 S  
FLOWILLA, GA 30216

PPATL CC #4578

15 13

THIS CHECK HAS A COLORED BACKGROUND AND CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

TROP INC  
MERCHANT ACCOUNT  
2555 CHANTILLY DR NE  
ATLANTA, GA 30324

TRUIST BANK  
64-1341/611

4578

11/21/2022

PAY TO THE ORDER OF TERI G GALARDI \$ 5,769.23

Five Thousand Seven Hundred Sixty-Nine and 23/100 DOLLARS

TERI G GALARDI  
2555 CHANTILLY DR  
ATLANTA GA 30324

MEMO EVERY-TUESDAY

VOID AFTER 90 DAYS

AUTHORIZED SIGNATURE

004578 061113415

053101121-11/21/2022 015103074

8460201000300288

053101121-11/21/2022 015103074

8460201000300288

ENDORSE HERE:

X TERI G GALARDI

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DO NOT SIGN/WRITE/STAMP BELOW THIS LINE

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**DEPOSIT TICKET**  
TRUIST BANK

DATE 11.22.22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
		162629	763	49
TOTAL FROM ATTACHED LIST			763	49

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

us loan servicing

TOTAL ITEMS 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

DEPOSITS MAY NOT BE AVAILABLE FOR FIVE DAYS AFTER DEPOSIT

\$ 763.49

13

**U.S. LOAN SERVICING**  
Trust Account

9670 W. TROPICANA STE. 100  
LAS VEGAS, NV 89147  
(702) 362-1234

MEADOWS BANK  
LAS VEGAS, NV 89148

94-238 1224 162629

NO.

DATE	AMOUNT
11/14/2022	\$763.49

CHECK NO. 162629

—Seven Hundred Sixty Three and 49/100—

PAY TO THE ORDER OF TERI GALE GALARDI  
2121 HIGHLAND AVE.  
LAS VEGAS NV 89102

162629 1224023821

>053101121< 11/22/2022 002096873

8460201 0003 00201

>053101121< 11/22/2022 002096873  
8460201 0003 00201

for Agent only  
Teri G Galardi



DEPOSIT TICKET

DATE 11.28.22

[illegible]

04-13417611

TOTAL  
ITEMS

PLEASE BE SURE ALL ITEMS  
ARE PROPERLY ENDORSED.

CLARITRE MAY ALSO BE AVAILABLE  
FOR PURCHASE WITHOUT A RX


1,375.00

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

ATT Refund  
Account closed  
80031398433

8A1.511 13

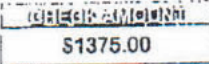
THE FACE OF THIS CHECK HAS A BLUE GRAY SECURITY BACKGROUND

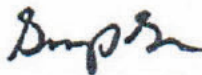
 70-2322/719 11195463

JPMorgan Chase Bank, N.A.  
Chicago, IL 11/14/2022

ONE THOUSAND THREE HUNDRED SEVENTY FIVE AND 00/100

PAY TO THE ORDER OF TERI GALARDI  
2555 CHANTILLY DR NE  
ATTN TERI GALARDI  
ATLANTA GA 30324

 \$1375.00

BY  AUTHORIZED SIGNATURE

VOID IF NOT CASHED WITHIN 180 DAYS

⑈ 11195463 ⑈ ⑆ 071923226 ⑆ 00097178 2 ⑈

>053101121< 11/28/2022 012283703  
 84602010008 00077  
 FEDERAL RESERVE BANK REGULATION CC  
 Security features of this document include:  
 - A Micro Print symbol line  
 - A background color that will appear white & silver  
 - Three blue Check 21 and current watermarks on the back  
 - Absence of any of these features may indicate alteration or counterfeit.  
 - For more information, visit the Check Payment Systems Association website at <http://www.check.org>

216 11/28/2022 012283703  
 0008 00077

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 FOR FINANCIAL INSTITUTION USAGE ONLY\*

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DEPOSIT TICKET  
TRUIST BANK

DATE 11.28.22

CURRENCY	COIN	LIST EACH CHECK	DOLLARS	CENTS
			5769	23

TOTAL FROM ATTACHED LIST \$ 5,769.23

TOTAL ITEMS 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

DEPOSITS MAY NOT BE AVAILABLE FOR SOME DAYS AFTER DEPOSIT

TERI G GALARDI  
DIP CASE # 22-50035  
2145 HWY 42 S  
FLOWILLA, GA 30215

PPATLCC # 4586

615 13

THIS CHECK HAS A COLORED BACKGROUND AND CONTAINS MULTIPLE SECURITY FEATURES - SEE BACK FOR DETAILS

TROP INC  
MERCHANT ACCOUNT  
2555 CHANTILLY DR NE  
ATLANTA, GA 30324

TRUIST BANK  
84-1341/611

4586

11/28/2022

PAY TO THE ORDER OF TERI G GALARDI \$ 5,769.23

Five Thousand Seven Hundred Sixty-Nine and 23/100 DOLLARS

TERI G GALARDI  
2555 CHANTILLY DR  
ATLANTA GA 30324

VOID AFTER 90 DAYS

MEMO EVERY-TUESDAY

004586 006111341

053101121< 11/28/2022 012283727

0460201 0008 00098

053101121< 11/28/2022 012283727

FOR DEPOSIT ONLY  
TERI G GALARDI

CHECK HERE IF MOBILE DEPOSIT

DO NOT SIGN, WRITE, STAMP BELOW THIS LINE

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**EXHIBIT****D**

exhibitstickers.com

Teri Galardi

## Schedule of November Checks

Date	Num	Name	Split	Amount
11/1/2022	Debit	Apple.com	Computer and Internet Expenses	69.99
11/2/2022	Debit	Apple.com	Computer and Internet Expenses	14.99
11/2/2022	Debit	BP	Travel Expense	52.56
11/3/2022	Debit	Apple.com	Computer and Internet Expenses	6.99
11/3/2022	Debit	Apple.com	Computer and Internet Expenses	2.99
11/4/2022	Debit	Select Intervention	Medical Expenses	60.00
11/7/2022	Debit	Apple.com	Computer and Internet Expenses	9.99
11/7/2022	Debit	Apple.com	Computer and Internet Expenses	14.99
11/7/2022	Debit	Chick-Fil-A	Meals	4.64
11/7/2022	Debit	Kroger	Groceries	82.74
11/8/2022	Debit	Chick-Fil-A	Meals	9.81
11/8/2022	Debit	Apple.com	Computer and Internet Expenses	16.99
11/8/2022	Debit	Apple.com	Computer and Internet Expenses	2.50
11/8/2022	Debit	AT&T	Telephone Internet Ranch	1,323.49
11/9/2022	Debit	J & J Preferred Fin.	Insurance Expense Ranch	2,887.29
11/10/2022	3039	Business First Bank	Note Payments	11,574.60
11/10/2022	3040	Whitaker Builders	Maintenance & Repairs Ranch	667.90
11/10/2022	3041	AGSOUTH FARM CREDIT	Mortgage Ranch	3,214.82
11/10/2022	3042	Central Georgia EMC	Utilities	159.00
11/10/2022	3043	Central Georgia EMC	Utilities	68.00
11/10/2022	3044	Central Georgia EMC	Utilities	43.00
11/10/2022	3045	Central Georgia EMC	Utilities	92.00
11/10/2022	3046	Central Georgia EMC	Utilities	261.00
11/10/2022	3047	City of Flovilla	Trash Disposal Ranch	52.08
11/14/2022	Debit	Sephora	Personal Expenses	40.00
11/14/2022	Debit	H&M	Personal Expenses	66.12
11/14/2022	Debit	Walmart	Groceries	23.17
11/14/2022	Debit	Apple.com	Computer and Internet Expenses	39.83
11/14/2022	Debit	Desert Botanical	Personal Expenses	63.00
11/14/2022	Debit	MB Stadium	Entertainment	52.27
11/14/2022	Debit	Apple.com	Computer and Internet Expenses	29.95
11/15/2022	Debit	Apple.com	Computer and Internet Expenses	5.99
11/15/2022	Debit	Apple.com	Computer and Internet Expenses	9.99
11/17/2022	3048	BROOKWOOD ANIMAL	Veterinary Expense Dogs	246.63
11/17/2022	3049	GA POWER	Power Ranch	1,506.10
11/17/2022	3050	GA POWER	Power Ranch	110.37
11/17/2022	3051	GA POWER	Power Ranch	18.69
11/17/2022	3052	GA POWER	Power Ranch	1.67
11/17/2022	3053	AT&T	Telephone Internet Ranch	42.62
11/17/2022	3054	AT&T	Telephone Internet Ranch	38.63
11/17/2022	3055	AT&T	Telephone Internet Ranch	37.44
11/17/2022	3056	ULTIMATE SECURITY	-SPLIT-	105.00



Date	Num	Name	Split	Amount
11/18/2022	Debit	Venture Medical	Medical Expenses	20.00
11/18/2022	Debit	Texture Salon	Personal Expenses	135.00
11/18/2022	Debit	Truett's Grill	Meals	8.32
11/18/2022	Debit	Truett's Grill	Meals	15.45
11/18/2022	Debit	Five Star Food Service	Meals	1.90
11/18/2022	Debit	Five Star Food Service	Meals	1.40
11/18/2022	Debit	World of Coca Cola	Meals	2.10
11/22/2022	Debit	Ingles	Meals	28.06
11/23/2022	3057	BARROW VETERINARY SERVICES	Animal Vet Expense	770.50
11/23/2022	3058	RYLAND ENVIRONMENTAL	Trash Disposal Ranch	156.00
11/23/2022	3059	AT&T	Telephone Internet Ranch	1,323.49
11/25/2022	Debit	Apple.com	Computer and Internet Expenses	79.99
11/25/2022	Debit	World of Coca Cola	Meals	3.60
11/25/2022	Debit	World of Coca Cola	Meals	3.60
11/25/2022	Debit	World of Coca Cola	Meals	3.60
11/29/2022	3060	Butts County Tax Commissioner	Property Taxes Ranch	87.74
11/29/2022	3061	Butts County Tax Commissioner	Property Taxes Ranch	6,913.86
11/29/2022	3062	Butts County Tax Commissioner	Property Taxes Ranch	629.54
11/29/2022	3063	Butts County Tax Commissioner	Property Taxes Ranch	360.15
11/29/2022	3064	Butts County Tax Commissioner	Property Taxes Ranch	129.39
11/29/2022	3065	Butts County Tax Commissioner	Property Taxes Ranch	180.93
11/29/2022	3066	Butts County Tax Commissioner	Property Taxes Ranch	43.06
11/29/2022	3067	Butts County Tax Commissioner	Property Taxes Ranch	171.03
11/29/2022	3068	Butts County Tax Commissioner	Property Taxes Ranch	103.08
11/29/2022	3069	Butts County Tax Commissioner	Property Taxes Ranch	529.98
11/29/2022	3070	Butts County Tax Commissioner	Property Taxes Ranch	858.14
11/29/2022	3071	Butts County Tax Commissioner	Property Taxes Ranch	42.30
11/29/2022	3072	Butts County Tax Commissioner	Property Taxes Ranch	663.26
11/29/2022	3073	Butts County Tax Commissioner	Property Taxes Ranch	98.17
11/29/2022	3074	Butts County Tax Commissioner	Property Taxes Ranch	93.77
11/29/2022	3075	Butts County Tax Commissioner	Property Taxes Ranch	208.39
11/29/2022	3076	Butts County Tax Commissioner	Property Taxes Ranch	457.40
11/29/2022	Debit	AT&T	Telephone Internet Ranch	136.47
11/29/2022	Debit	Select Intervention	Medical Expenses	80.00
11/30/2022	3077	AT&T	Telephone Internet Ranch	132.34
11/30/2022	Debit	Apple.com	Computer and Internet Expenses	6.99
<b>TOTAL CHECKS</b>				<b>37,608.83</b>

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUST BANK

04-1341,611

3034

10/24/2022

PAY TO THE ORDER OF U.S.Trustee Payment Center \$ \*\*1,471.00

One Thousand Four Hundred Seventy-One and 00/100 \*\*\*\*\* DOLLARS

U.S.Trustee Payment Center  
P.O.Box 6200-19  
Portland OR 97228-6200

VOID AFTER 90 DAYS

Teri Galardi

MEMO account# [REDACTED]

815

DEPOSIT CHECK 1155E

CHAPTER 11-QUARTERLY FEES

XXXXXXXXXX01301

620019

CHECK 1155E AFTER 4:00PM FOR REFLECT DEPOSIT

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

00231031  
Fed. Res. Bank Cleveland  
081036017



[illegible]



Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2148 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK

3036

04-1341/611

10/28/2022

PAY TO THE ORDER OF RYLAND ENVIRONMENTAL \$ 156.00

One Hundred Fifty-Six and 00/100 DOLLARS

RYLAND ENVIRONMENTAL  
PO BOX 250  
DUBLIN GA 31040

MEMO [REDACTED] 11/1/2022

11003036 815

AUTHORIZED SIGNATURE

VOID AFTER 90 DAYS

11003036 815

11/1/2022

RYLAND ENVIRONMENTAL

PO BOX 250

DUBLIN GA 31040

ENCLOSURE X-11111

For Deposit Only  
X  
RYLAND ENVIRONMENTAL  
PO BOX 250  
DUBLIN GA 31040

CHECK HERE AT DEPOSIT OR REMOTE DEPOSIT  
DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

[illegible]

Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

<b>TERI G GALARDI</b> DIP CASE # 22-50035 2146 HWY 42 S FLOVILLA, GA 30216		TRUIST BANK 04-1341/611	3038 10/28/2022
PAY TO THE ORDER OF <u>AT&amp;T</u>		\$ <u>132.34</u>	
One Hundred Thirty-Two and 34/100		DOLLARS	
AT&T PO BOX 5019 CAROL STREAM IL 60197-5019		VOID AFTER 90 DAYS <i>Teri Galardi</i> AUTHORIZED SIGNATURE	
MEMO [REDACTED]		[REDACTED] 8 15 11	

<p><b>DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE</b></p> <p><b>PAY TO THE ORDER OF WELLS FARGO</b> All Prior Endorsements/Signatures AT&amp;T CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT ACCOUNT 4867588504</p>	<p><b>DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE</b></p> <p><b>Security Features</b> • Document change an easy-to-consult • Print "VOID" on front with watermark • Patterned background highlights security • Two-tone color ink provides a layer of security • Security watermark visible on front of check • Red shield on back of check • Watermark on back of check • Color machine-readable watermark changes color when scratched with finger • Check number follows is part of the watermark • Microprint pattern the document name and is difficult to copy • Anti-static back cover prevents of information • Endorsement area prints "VOID" when duplicated • Security features box that tamper-resistant attributes • Absence of any of these features may indicate alteration. • Product form is indicated mark of the Check Payment System Association.</p>
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Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK

3039

04-1341/611

11/10/2022

PAY TO THE ORDER OF Business First Bank \$ \*\*11,574.60

Eleven Thousand Five Hundred Seventy-Four and 60/100\*\*\*\*\*DOLLARS

Business First Bank  
Covington Banking Center  
1875 N Hwy 190  
Covington LA 70433

VOID AFTER 90 DAYS

*Teri G Galardi*  
AUTHORIZED SIGNATURE

MEMO

003039 815

ENCLOSE CHECK HERE

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT  
DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

111822 - 065405420

Document 64503 - 13 Security Features

- Document checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patented background highlights prevent alterations
- Two tone colors on front add a layer of security
- Security warning is printed on front of each
- Red thread on front is hard to see if removed or altered
- Watermark on back can be seen with check to light or on angle
- Color-reflective ink on watermark, check color when scratched with a coin
- Check verification number is part of the watermark
- Identical print contains the Document name and is difficult to copy
- Blue security border contains security information
- Endorsement area prints "VOID" with a document
- Security Features Box lists tamper-resistant features
- Absence of any of these features may indicate alteration
- Features are a trademark of the U.S. Payment Systems Association

Scratch box for verification number


FOR REMOTE DEPOSIT ONLY  
AT UNITED BANK

CHECK HERE AFTER ACCOUNT OR REMOTE DEPOSIT  
DATE \_\_\_\_\_

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

<b>TERI G GALARDI</b> DIP CASE # 22-50035 2146 HWY 42 S FLOVILLA, GA 30218		TRUIST BANK 04-1341/611	3041 11/10/2022
PAY TO THE ORDER OF <u>AGSOUTH FARM CREDIT</u>		\$ <u>3,214.82</u>	
Three Thousand Two Hundred Fourteen and 82/100		DOLLARS	
AGSOUTH FARM CREDIT PO BOX 2607 BATESBURG-LEESVILLE SC 29070		 AUTHORIZED SIGNATURE	
MEMO [REDACTED]		[REDACTED]	

<p>008003 086.441</p> <p>04/001 &gt;000772939726</p> <p>account of the within name</p> <p>Judge TRANSCENTRA DAL</p>	<p>PROCEED HERE</p> <p><input type="checkbox"/> CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT</p> <p>DATE</p> <p>DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE</p>
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[illegible]

CAN OFFICE ONE-ON-ONE WITH
X DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE
EYE ON THE PRISON ONLY EYES BACKWARDS FOR MODERN PHOTO DEPOSIT DATE
DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE



Firefox

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TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK  
04-1341/611

3044

11/10/2022

PAY TO THE ORDER OF Central Georgia EMC \$ \*\*43.00

Forty-Three and 00/100 DOLLARS

Central Georgia EMC  
SEDC  
PO BOX 530812  
ATLANTA GA 30353-0812

MEMO [REDACTED] HWY 42-S-2236 [REDACTED]

VOID AFTER 90 DAYS

AUTHORIZED SIGNATURE

11003044 815

11/18/2022

0000000000

>062000019<

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

FOR DEPOSIT ONLY  
NO OTHER MARKS

13 SECURITY FEATURES

- Document check in color
- Purple "VOID" watermark
- Patterned background
- Two-knit cotton top
- Security watermark
- Red effect on back
- Watermark on back
- Color matching
- Check verification
- Microprint
- Anti-adhesive
- Endorsement area
- Security Features Box
- U-Passbook

Search box for verification number

Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK

3045

04-1341/511

11/10/2022

PAY TO THE  
ORDER OF Central Georgia EMC \$ \*\*92.00

Ninety-Two and 00/100 DOLLARS

Central Georgia EMC  
SEDC  
PO BOX 530812  
ATLANTA GA 30353-0812

MEMO [REDACTED] HWY 42-S-2366

VOID AFTER 90 DAYS

AUTHORIZED SIGNATURE

110030511

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

11/18/2022

0000000000

>062000019<

Security Features:

- Documented on back of check
- Patterned background
- Two color overlays
- Security watermark
- Red checkmark
- Microprint
- Color change
- Magnetic paint
- Anti-clone
- Security Features

Service box for verification number

[illegible]



Firefox

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TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK  
04-1341/611

3047

11/10/2022

PAY TO THE ORDER OF City of Flovilla \$ \*\*52.08

Fifty-Two and 08/100 DOLLARS

City of Flovilla  
308 Heard Street  
Flovilla GA 30216

MEMO [REDACTED] 45-mt-vernon-church-rd [REDACTED]

1100304711 181511

VALID AFTER 90 DAYS

TERI G GALARDI

AUTHORIZED SIGNATURE

13 Security Features

- Document Class - 13 Security Features
- Document Class and Check 21 (C21) are the same
- Prints "VOID" on front when double scanned
- Full-sized background of high quality color security
- Two-tone colors on front and a large security
- Security warning is printed on front of check
- Red ink on front is used for security and is subject to NAB or touch
- Watermark on back can be seen if held up to light
- Clear security ink on watermark is used for when
- substituted with a scan
- Check, verification number is part of the watermark
- Microprint lines contain the Document name and is difficult to copy
- Anti-static backer sheets for e-mail information
- Endorsement and print "VOID" when duplicated
- Security features box with tamper-resistant adhesive
- Absence of any of these features may indicate alteration
- Patch box is a red ink box of 1-00 Payment System Association

Scratch box for verification number

73340000033913

ENDORSE CHECK HERE FOR DEPOSIT ONLY

X

MEMO'S BANK-121652

061101120

0220-06-08

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

☐ CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT  
 DATE \_\_\_\_\_

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

PAY TO THE ORDER OF  
 JACKSON, GA 30233-2038  
 FOR DEPOSIT ONLY  
 BROOKWOOD ANIMAL CLINIC, INC.  
 334059851286

Standard 044830 - 43 Security Features  
 • 100-044830 checks are Check 21 compliant  
 • "VOID" on front when reproduced  
 • Patterned background (typical to various designs)  
 • "VOID" watermark on front left of paper of security  
 • Security watermark printed on front or back  
 • "VOID" watermark on front or back  
 • Watermark on back can be seen when check is held at an angle  
 • Construction of back can be seen when check is held at an angle  
 • Check verification number is part of the watermark  
 • Watermark print contains the standard name and is difficult to copy  
 • "VOID" watermark on front or back  
 • Security features that help prevent counterfeit attacks  
 • Absence of any of these features may indicate alterations  
 • If a check is a counterfeit, it is a 100-044830 check



Firefox

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00002 11/21/2022 154665 021 216 OF THE 12 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK  
04-1341/611

3049

11/17/2022

PAY TO THE ORDER OF GA POWER \$ \*\*1,506.10

One Thousand Five Hundred Six and 10/100\*\*\*\*\* DOLLARS

GA POWER  
96 ANNEX  
ATLANTA GA 30396-0001

MEMO [REDACTED] 74019 HWY 42 [REDACTED]

11003049 181511

100 AFTER 90 DAYS  
*Teri Galardi*  
AUTHORIZED SIGNATURE

ENDORSE ANY TO THE ORDER OF BANK OF AMERICA FOR DEPOSIT ONLY TO GA POWER (DIP ACCOUNT NUMBER) 15066148

CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Standard QALCS - 12 Security Features

- Document checks are Check-21 compliant
- Prints "VOID" on front when duplicated
- Patterned background highlights feature alterations
- Fluorescent colors on front add a layer of security
- Security warning is printed on back of check
- Hot and cold feel is heat sensitive and disappears if subject to heat or touch
- Microprint on back can be seen when check is held on an angle
- Color transfer risk on watermark changes color when removed from check
- Check verification number is part of the watermark
- Microprint print location the document being and is difficult to copy
- Any replica feature alters the feeling of the document
- Endorsement area prints "VOID" when duplicated
- Security Features Box that tamper-resistant attributes

Absence of any of these features may indicate alteration. Check for a tamper-resistant mark of the Check Payment Systems Association.

Scratch box for verification number



Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

00002 11/21/2022 154665 021 218 ON OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK

3050

04-1341/811

11/17/2022

PAY TO THE ORDER OF GA POWER \$ \*\*110.37

One Hundred Ten and 37/100 DOLLARS

GA POWER  
96 ANNEX  
ATLANTA GA 30396-0001

VOID AFTER 90 DAYS

TERI G GALARDI  
AUTHORIZED SIGNATURE

MEMO [REDACTED] 2146 HWY 42 GATE [REDACTED]

003050 [REDACTED] 8815

ENCLOSURE THE ORDER OF BANK OF AMERICA FOR DEPOSIT ONLY TO GA POWER/109 ACCOUNT NUMBER 22-50035

CHECKS SENT BY MOBILE OR REMOTE DEPOSIT

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

Document 04833 - 13 Security Features

- Document checks are Check 21 compliant
- Print "VOID" on front when deposited
- Patterned background highlights ensure attention
- Two-tone colors on front add a layer of security
- Security warning is printed on front of check
- Heat applied on front is heat-sensitive and disappears if subject to heat or touch
- Watermark on back can be seen when check is held on an angle
- Color-sensitive ink on watermark changes color when scratched with a coin
- Check watermark number is part of the watermark
- Microprint part contains the Document name and is difficult to copy
- Anti-inks become darker upon exposure to ultraviolet
- Embossed area prints "VOID" when duplicated
- Security Features Box has larger-contrast characters

Absence of any of these features may indicate alteration. If hidden box is assigned such as the Check System Number.



Firefox

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00002 11/21/2022 154665 021 220

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30215

TRUIST BANK  
04-1341611

3051

11/17/2022

PAY TO THE ORDER OF GA POWER \$ \*\*18.69

Eighteen and 69/100 DOLLARS

GA POWER  
96 ANNEX  
ATLANTA GA 30396-0001

VOID AFTER 60 DAYS

MEMO [REDACTED] 2146-hwy 42-shop

AUTHORIZED SIGNATURE

⑈00305⑈

⑈15⑈

- Document Check - 13 Security Features**
- Document checks are Check-21 compliant
  - Print "VOID" on front when duplicated
  - Patterned background highlights genuine attributes
  - Two-line color on front add a layer of security
  - Security warning is printed on front of check
  - Fine shield on front is heat-sensitive and disappears if rubbed, heated or touched
  - Watermark on back can be seen when check is held on an angle
  - Color shift ink for watermark changes color when scratched with a coin
  - Check verification number is part of the watermark
  - Microprint paper contains the Document name and is difficult to copy
  - Anti-spoof barcode scans proof of document
  - Endorsement area prints "VOID" when duplicated
  - Security Features Box has tamper-resistant attributes
- Absence of any of these features may indicate alteration.
- © 2010 Truist Bank, a registered bank, of the Check Payment System Association.

Scratch box for verification number

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

FOR DEPOSIT ONLY  
POWER OF ATTORNEY  
DATE



00002 11/21/2022 154665 021 222

TERI G GALARDI  
DIP CASE # 22-50035  
2148 HWY 42 S  
FLOVILLA, GA 30218

TRUIST BANK  
04-1341/611

3052

11/17/2022

PAY TO THE ORDER OF GA POWER \$ \*\*1.67

One and 67/100 DOLLARS

GA POWER  
96 ANNEX  
ATLANTA GA 30396-0001

VOID AFTER 90 DAYS

MEMO [REDACTED] 2148 hwy 42 storage

#003052#

PROCESSED BY THE ORDER OF BANK OF AMERICA  
 AUTHORIZATION OF NOT VALID TO CASH  
 WITH NO ACCOUNT NUMBER  
 3740811888

ENCLOSURE WITH NOBILE OR NEW DATE  
 DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

**DecoCard Data - 13 Security Features**

- DecoCard creases are Class 27 controlled
- Prints "VOID" on front when duplicated
- Fluorescent background highlights security attributes
- Two-tone colors on front add a layer of security
- Security warning is printed on front of check
- Read shield on front is heat sensitive and disappears if subject is heat or touch
- Watermark on back can be seen when check is held on an angle
- Color-protective film on watermark changes color when scratched with a coin
- Check verification number is part of the watermark
- Microtext print contains the DecoCard name and is difficult to copy
- Fine-spoke banner colors spacing of information
- Endorsement area prints "VOID" when duplicated

Absence of any of these features may indicate alterations.

# Proof of form is a registered mark of the Check Payment System Association.

Scratch bar for verification number



Firefox

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TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30216

TRUIST BANK  
04-1341/611

3053

11/17/2022

PAY TO THE ORDER OF AT&T \$ \*\*42.62

Forty-Two and 62/100 DOLLARS

AT&T  
PO BOX 5019  
CAROL STREAM IL 60197-5019

VOID AFTER 90 DAYS

*Teri G Galardi*  
AUTHORIZED SIGNATURE

MEMO [REDACTED] 114-0628-ranch-ph

"003053" [REDACTED] "8865"

13 SECURITY FEATURES

1. Documented on FD-302, 13 Security Features

2. Document details are Case-27 compliant

3. Prints "VOID" imprint when duplicated

4. Patterned background with raised security features

5. Two-tone color ink with a layer of security

6. Security watermark visible on front of check

7. Read field on front of check

8. Is held or back

9. Watermark or logo can be seen when check is held on an angle

10. Color change ink on the watermark

11. Corrective ink on the watermark

12. Microprint features are part of the watermark

13. Microprint features are part of the watermark

Scissors box for verification number

PAY TO THE ORDER OF WELLS FARGO

ACCOUNT 4807302304

DATE 11/17/2022

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

<https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...>

№003054№

[illegible]

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE



**PAY TO THE ORDER OF WELLS FARGO**

**All FIDELITY ENDOWMENTS GUARANTEED**

**AT ALL CHECKS MADE AFTER MOBILE OR ATM/MORE DEPOSIT**

**Account # 66-222-222**

**DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE**

1100305611

1 of 1



Firefox

https://bank.truist.com/web/accounts/i/7b597f8a-36fa-3eb6-aeac-dbb...

TO VERIFY AUTHENTICITY, SEE REVERSE SIDE FOR DESCRIPTION OF THE 13 SECURITY FEATURES

TERI G GALARDI  
DIP CASE # 22-50035  
2146 HWY 42 S  
FLOVILLA, GA 30218

TRUIST BANK

3058

04-1341/611

11/23/2022

PAY TO THE ORDER OF RYLAND ENVIRONMENTAL \$ \*\*156.00

One Hundred Fifty-Six and 00/100 DOLLARS

RYLAND ENVIRONMENTAL  
PO BOX 250  
DUBLIN GA 31040

MEMO 00616 inv 0060224634

VOID AFTER 90 DAYS

AUTHORIZED SIGNATURE

0003058 615

ENCLOSURE CHECK HERE

X For Deposit Only  
Ryland Env.  
Ryland  
71773

CHECK HERE AFTER DEPOSIT (A REMOTE DEPOSIT)

DATE

DO NOT WRITE, SIGN OR STAMP BELOW THIS LINE

1:20 PM

12/19/22

## Teri G. Galardi DIP 22-50035

## Reconciliation Detail

BB&amp;T-9815 (9/20/2022), Period Ending 11/30/2022

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						401,187.50
Cleared Transactions						
Checks and Payments - 63 items						
Check	10/24/2022	3034	U.S.Trustee Payme...	X	-1,471.00	-1,471.00
Check	10/28/2022	3037	WELLS FARGO	X	-2,748.23	-4,219.23
Check	10/28/2022	3036	RYLAND ENVIRON...	X	-156.00	-4,375.23
Check	10/28/2022	3038	AT&T	X	-132.34	-4,507.57
Check	10/28/2022	3035	Jones Petroleum	X	-53.50	-4,561.07
Check	11/01/2022	Debit	Apple.com	X	-69.99	-4,631.06
Check	11/02/2022	Debit	BP	X	-52.56	-4,683.62
Check	11/02/2022	Debit	Apple.com	X	-14.99	-4,698.61
Check	11/03/2022	Debit	Apple.com	X	-6.99	-4,705.60
Check	11/03/2022	Debit	Apple.com	X	-2.99	-4,708.59
Check	11/04/2022	Debit	Select Intervention	X	-60.00	-4,768.59
Check	11/07/2022	Debit	Kroger	X	-82.74	-4,851.33
Check	11/07/2022	Debit	Apple.com	X	-14.99	-4,866.32
Check	11/07/2022	Debit	Apple.com	X	-9.99	-4,876.31
Check	11/07/2022	Debit	Chick-Fil-A	X	-4.64	-4,880.95
Check	11/08/2022	Debit	AT&T	X	-1,323.49	-6,204.44
Check	11/08/2022	Debit	Apple.com	X	-16.99	-6,221.43
Check	11/08/2022	Debit	Chick-Fil-A	X	-9.81	-6,231.24
Check	11/08/2022	Debit	Apple.com	X	-2.50	-6,233.74
Check	11/09/2022	Debit	Johnson & Johnson ...	X	-2,887.29	-9,121.03
Check	11/10/2022	3039	Business First Bank	X	-11,574.60	-20,695.63
Check	11/10/2022	3041	AGSOUTH FARM C...	X	-3,214.82	-23,910.45
Check	11/10/2022	3040	Whitaker Builders	X	-667.90	-24,578.35
Check	11/10/2022	3046	Central Georgia EMC	X	-261.00	-24,839.35
Check	11/10/2022	3042	Central Georgia EMC	X	-159.00	-24,998.35
Check	11/10/2022	3045	Central Georgia EMC	X	-92.00	-25,090.35
Check	11/10/2022	3043	Central Georgia EMC	X	-68.00	-25,158.35
Check	11/10/2022	3047	City of Flovilla	X	-52.08	-25,210.43
Check	11/10/2022	3044	Central Georgia EMC	X	-43.00	-25,253.43
Check	11/14/2022	Debit	H&M	X	-66.12	-25,319.55
Check	11/14/2022	Debit	Desert Botanical	X	-63.00	-25,382.55
Check	11/14/2022	Debit	MB Stadium	X	-52.27	-25,434.82
Check	11/14/2022	Debit	Sephora	X	-40.00	-25,474.82
Check	11/14/2022	Debit	Apple.com	X	-39.83	-25,514.65
Check	11/14/2022	Debit	Apple.com	X	-29.95	-25,544.60
Check	11/14/2022	Debit	Walmart	X	-23.17	-25,567.77
Check	11/14/2022	Debit	Apple.com	X	-9.99	-25,577.76
Check	11/15/2022	Debit	Apple.com	X	-5.99	-25,583.75
Check	11/17/2022	3049	GA POWER	X	-1,506.10	-27,089.85
Check	11/17/2022	3048	BROOKWOOD ANI...	X	-246.63	-27,336.48
Check	11/17/2022	3050	GA POWER	X	-110.37	-27,446.85
Check	11/17/2022	3056	ULTIMATE SECURI...	X	-105.00	-27,551.85
Check	11/17/2022	3053	AT&T	X	-42.62	-27,594.47
Check	11/17/2022	3054	AT&T	X	-38.63	-27,633.10
Check	11/17/2022	3055	AT&T	X	-37.44	-27,670.54
Check	11/17/2022	3051	GA POWER	X	-18.69	-27,689.23
Check	11/17/2022	3052	GA POWER	X	-1.67	-27,690.90
Check	11/18/2022	Debit	Texture Salon	X	-135.00	-27,825.90
Check	11/18/2022	Debit	Venture Medical	X	-20.00	-27,845.90
Check	11/18/2022	Debit	Truett's Grill	X	-15.45	-27,861.35
Check	11/18/2022	Debit	Truett's Grill	X	-8.32	-27,869.67
Check	11/18/2022	Debit	World of Coca Cola	X	-2.10	-27,871.77
Check	11/18/2022	Debit	Five Star Food Servi...	X	-1.90	-27,873.67
Check	11/18/2022	Debit	Five Star Food Servi...	X	-1.40	-27,875.07
Check	11/22/2022	Debit	Ingles	X	-28.06	-27,903.13
Check	11/23/2022	3058	RYLAND ENVIRON...	X	-156.00	-28,059.13
Check	11/25/2022	Debit	Apple.com	X	-79.99	-28,139.12
Check	11/25/2022	Debit	World of Coca Cola	X	-3.60	-28,142.72
Check	11/25/2022	Debit	World of Coca Cola	X	-3.60	-28,146.32
Check	11/25/2022	Debit	World of Coca Cola	X	-3.60	-28,149.92
Check	11/29/2022	Debit	AT&T	X	-136.47	-28,286.39
Check	11/29/2022	Debit	Select Intervention	X	-80.00	-28,366.39
Check	11/30/2022	Debit	Apple.com	X	-6.99	-28,373.38
Total Checks and Payments					-28,373.38	-28,373.38



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12/19/22

Teri G. Galardi DIP 22-50035

Reconciliation Detail

BB&T-9815 (9/20/2022), Period Ending 11/30/2022

Type	Date	Num	Name	Clr	Amount	Balance
<b>Deposits and Credits - 13 Items</b>						
Deposit	11/01/2022			X	763.47	763.47
Deposit	11/07/2022			X	5,769.23	6,532.70
Deposit	11/07/2022			X	8,000.00	14,532.70
Deposit	11/10/2022			X	4,450.89	18,983.59
Deposit	11/14/2022			X	5,769.23	24,752.82
Deposit	11/14/2022			X	8,000.00	32,752.82
Deposit	11/15/2022			X	2,531.41	35,284.23
Deposit	11/18/2022			X	8,000.00	43,284.23
Deposit	11/21/2022			X	5,769.23	49,053.46
Deposit	11/22/2022			X	763.49	49,816.95
Deposit	11/25/2022			X	4,450.89	54,267.84
Deposit	11/28/2022			X	1,375.00	55,642.84
Deposit	11/28/2022			X	5,769.23	61,412.07
Total Deposits and Credits					61,412.07	61,412.07
Total Cleared Transactions					33,038.69	33,038.69
Cleared Balance					33,038.69	434,226.19
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 20 Items</b>						
Check	11/23/2022	3059	AT&T		-1,323.49	-1,323.49
Check	11/23/2022	3057	BARROW VETERIN...		-770.50	-2,093.99
Check	11/29/2022	3061	Butts County Tax Co...		-6,913.86	-9,007.85
Check	11/29/2022	3070	Butts County Tax Co...		-858.14	-9,865.99
Check	11/29/2022	3072	Butts County Tax Co...		-663.26	-10,529.25
Check	11/29/2022	3062	Butts County Tax Co...		-629.54	-11,158.79
Check	11/29/2022	3069	Butts County Tax Co...		-529.98	-11,688.77
Check	11/29/2022	3076	Butts County Tax Co...		-457.40	-12,146.17
Check	11/29/2022	3063	Butts County Tax Co...		-360.15	-12,506.32
Check	11/29/2022	3075	Butts County Tax Co...		-208.39	-12,714.71
Check	11/29/2022	3065	Butts County Tax Co...		-180.93	-12,895.64
Check	11/29/2022	3067	Butts County Tax Co...		-171.03	-13,066.67
Check	11/29/2022	3064	Butts County Tax Co...		-129.39	-13,196.06
Check	11/29/2022	3068	Butts County Tax Co...		-103.08	-13,299.14
Check	11/29/2022	3073	Butts County Tax Co...		-98.17	-13,397.31
Check	11/29/2022	3074	Butts County Tax Co...		-93.77	-13,491.08
Check	11/29/2022	3060	Butts County Tax Co...		-87.74	-13,578.82
Check	11/29/2022	3066	Butts County Tax Co...		-43.06	-13,621.88
Check	11/29/2022	3071	Butts County Tax Co...		-42.30	-13,664.18
Check	11/30/2022	3077	AT&T		-132.34	-13,796.52
Total Checks and Payments					-13,796.52	-13,796.52
Total Uncleared Transactions					-13,796.52	-13,796.52
Register Balance as of 11/30/2022					19,242.17	420,429.67
<b>New Transactions</b>						
<b>Checks and Payments - 41 Items</b>						
Check	12/01/2022	Debit	Ingles		-201.43	-201.43
Check	12/02/2022	Debit	SQ Gold Lion Farm		-94.70	-296.13
Check	12/02/2022	Debit	SQ Vintage Vineyard		-72.36	-368.49
Check	12/02/2022	Debit	Lucy Lu's		-21.13	-389.62
Check	12/02/2022	Debit	Apple.com		-14.83	-404.45
Check	12/05/2022	3082	McBRYAN LLC		-91,814.14	-92,218.59
Check	12/05/2022	3084	McNair McLemore ...		-24,676.00	-116,894.59
Check	12/05/2022	3083	WHALEY HAMMON...		-12,093.75	-128,988.34
Check	12/05/2022	3080	AGSOUTH FARM C...		-2,982.77	-131,971.11
Check	12/05/2022	3079	WELLS FARGO		-2,748.23	-134,719.34
Check	12/05/2022	3081	Whitaker Builders		-752.19	-135,471.53
Check	12/05/2022	3078	U.S.Trustee Payme...		-700.12	-136,171.65
Check	12/05/2022	Debit	CVS Pharmacy		-12.59	-136,184.24
Check	12/05/2022	Debit	Apple.com		-9.99	-136,194.23
Check	12/05/2022	Debit	Apple.com		-6.99	-136,201.22
Check	12/05/2022	Debit	Apple.com		-2.99	-136,204.21
Check	12/07/2022	Debit	Target		-125.00	-136,329.21
Check	12/09/2022	Debit	Johnson & Johnson ...		-2,887.29	-139,216.50

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12/19/22

Teri G. Galardi DIP 22-50035

Reconciliation Detail

BB&T-9815 (9/20/2022), Period Ending 11/30/2022

Type	Date	Num	Name	Clr	Amount	Balance
Check	12/09/2022	Debit	Apple.com		-14.99	-139,231.49
Check	12/12/2022	3086	Business First Bank		-11,574.60	-150,806.09
Check	12/12/2022	3085	City of Flovilla		-52.93	-150,859.02
Check	12/13/2022	3090	Central Georgia EMC		-260.00	-151,119.02
Check	12/13/2022	3087	Central Georgia EMC		-252.00	-151,371.02
Check	12/13/2022	3089	Central Georgia EMC		-100.00	-151,471.02
Check	12/13/2022	Debit	Apple.com		-99.99	-151,571.01
Check	12/13/2022	3088	Central Georgia EMC		-45.00	-151,616.01
Check	12/13/2022	Debit	Apple.com		-32.95	-151,648.96
Check	12/13/2022	Debit	Apple.com		-3.99	-151,652.95
Check	12/14/2022	3091	Jones & Walden, LLC		-89,437.18	-241,090.13
Check	12/14/2022	3092	GA POWER		-1,922.30	-243,012.43
Check	12/14/2022	3098	AT&T		-261.38	-243,273.81
Check	12/14/2022	3099	AT&T		-105.79	-243,379.60
Check	12/14/2022	3100	AT&T		-77.86	-243,457.46
Check	12/14/2022	3093	GA POWER		-73.79	-243,531.25
Check	12/14/2022	3097	GA POWER		-42.99	-243,574.24
Check	12/14/2022	3095	GA POWER		-19.08	-243,593.32
Check	12/14/2022	3094	GA POWER		-18.38	-243,611.70
Check	12/14/2022	Debit	Apple.com		-5.99	-243,617.69
Check	12/14/2022	3096	GA POWER		-5.76	-243,623.45
Check	12/15/2022	3102	BOYER TERRY LLC		-91,269.00	-334,892.45
Check	12/15/2022	3101	SCHULTEN WARD ...		-2,404.40	-337,296.85
Total Checks and Payments					-337,296.85	-337,296.85
<b>Deposits and Credits - 8 items</b>						
Deposit	12/05/2022				69.02	69.02
Deposit	12/05/2022				5,769.23	5,838.25
Deposit	12/05/2022				14,118.63	19,956.88
Deposit	12/06/2022				855.24	20,812.12
Deposit	12/08/2022				16,000.00	36,812.12
Deposit	12/09/2022				4,636.89	41,449.01
Deposit	12/09/2022				8,000.00	49,449.01
Deposit	12/12/2022				5,769.23	55,218.24
Total Deposits and Credits					55,218.24	55,218.24
Total New Transactions					-282,078.61	-282,078.61
Ending Balance					-262,836.44	138,351.06





Page 1 of 4 11/15/22  
GA [REDACTED] 9815



824-03-01-00 19003 0 0 001 09 50 004  
TERI G GALARDI  
2146 HIGHWAY 42 S  
FLOVILLA GA 30216-2318

## Your account statement

For 11/15/2022

## Contact us



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(844) 487-8478

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If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

### ■ TRUIST ONE CHECKING [REDACTED] 815

#### Account summary

Your previous balance as of 10/18/2022	\$299,633.27
Checks	- 644,231.13
Other withdrawals, debits and service charges	- 8,506.05
Deposits, credits and interest	+ 780,134.28
Your new balance as of 11/15/2022	= \$427,030.37

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
10/20	3013	51.81	10/20	*3030	525,000.00	11/09	3035	53.50
10/19	*3022	552.65	10/20	3031	112,500.00	11/04	3036	156.00
10/19	3023	247.64	10/26	*3033	1,125.00	11/07	3037	2,748.23
10/19	3024	192.96	11/01	3034	1,471.00	11/07	3038	132.34

\* Indicates a skip in sequential check numbers above this item

Total checks = \$644,231.13

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
10/19	DEBIT CARD PURCHASE SIMPLY EASIER PAYM 10-18 394-8908884 NC 6526	87.22
10/19	DEBIT CARD PURCHASE JOHNSON & JOHNSON 10-18 800-8685573 SC 6526	2,907.29
10/20	DEBIT CARD PURCHASE CHICK-FIL-A #00485 10-18 DECATUR GA 6526	4.90
10/20	DEBIT CARD PURCHASE PYMT APPLE.COM/BILL 10-19 866-712-7753 CA 6526	69.99
10/20	DEBIT CARD PURCHASE LUCY LU'S COFFEE C 10-19 JACKSON GA 6526	7.68
10/21	DEBIT CARD PURCHASE CHICK-FIL-A #01082 10-19 STOCKBRIDGE GA 6526	20.88
10/21	DEBIT CARD PURCHASE-PIN 10-20-22 MORROW GA 6526 COSTCO WHSE #0579	118.51
10/21	DEBIT CARD PURCHASE-PIN 10-20-22 LOCUST GROVE GA 6526 INGLES GAS EXP #495	48.33
10/21	DEBIT CARD PURCHASE LUCY LU'S COFFEE C 10-20 JACKSON GA 6526	25.39
10/24	DEBIT CARD PURCHASE-PIN 10-21-22 MCDONOUGH GA 6526 ULTA #587	37.40
10/24	DEBIT CARD PURCHASE-PIN 10-22-22 JACKSON GA 6526 NWS BUDDY BLU'S COO002522	5.60
10/25	INTERNET PAYMENT WEBPAYMENT GRIFFINIMAGINGLL	15.79
10/27	DEBIT CARD PURCHASE-PIN 10-26-22 JACKSON GA 6526 PILOT # 4560	47.36
10/28	DEBIT CARD PURCHASE CHICK-FIL-A #04658 10-26 LOCUST GROVE GA 6526	30.15
10/28	DEBIT CARD PURCHASE TEXTURE SALON & BO 10-27 JACKSON GA 6526	36.38
10/28	DEBIT CARD PURCHASE-PIN 10-27-22 JACKSON GA 6526 INGLES MARKETS #499	58.29

continued



■ TRUIST ONE CHECKING [REDACTED] 315 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
10/31	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 10-28 866-712-7753 CA 6526	-6.99
10/31	DEBIT CARD PURCHASE-PIN 10-28-22 FLOVILLA GA 6526 DOLLAR GENERAL # DG 16957	20.33
10/31	DEBIT CARD PURCHASE-PIN 10-29-22 JACKSON GA 6526 BP#2796845PARK AVE	77.28
11/01	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 10-31 866-712-7753 CA 6526	69.99
11/02	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-01 866-712-7753 CA 6526	14.99
11/02	DEBIT CARD PURCHASE-PIN 11-01-22 MORROW GA 6526 BP#9704412MT ZION ROAD B	52.56
11/03	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-02 866-712-7753 CA 6526	6.99
11/04	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-03 866-712-7753 CA 6526	2.99
11/07	DEBIT CARD PURCHASE SELECT INTERVENTIO 11-04 470-2515300 GA 6526	60.00
11/07	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-05 866-712-7753 CA 6526	9.99
11/07	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-05 866-712-7753 CA 6526	14.99
11/07	DEBIT CARD PURCHASE-FIL-A #03772 11-05 GRIFFIN GA 6526	4.64
11/07	DEBIT CARD PURCHASE-PIN 11-05-22 GRIFFIN GA 6526 KROGER #619 1524 HIGHWAY	82.74
11/08	TELEPHONE PAYMENT Payment ATT 464761005CSR1T	1,323.49
11/09	117ECHECK JPF Payments 3486 JEG FL QUALIFIED PERSO	2,887.29
11/10	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-10 866-712-7753 CA 6526	2.50
11/10	DEBIT CARD PURCHASE CHICK-FIL-A #00485 11-08 DECATUR GA 6526	9.81
11/14	DEBIT CARD PURCHASE APPLE.COM/BILL 11-10 866-712-7753 CA 6526	16.99
11/14	DEBIT CARD PURCHASE-PIN 11-10-22 TEMPE AZ 6526 1276 - SEPHORA	40.00
11/14	DEBIT CARD PURCHASE-PIN 11-10-22 TEMPE AZ 6526 H&M 443	66.12
11/14	DEBIT CARD PURCHASE-PIN 11-10-22 QUEEN CREEK AZ 6526 WAL-MART #4451	23.17
11/14	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-12 866-712-7753 CA 6526	39.83
11/14	DEBIT CARD PURCHASE-PIN 11-11-22 PHOENIX AZ 6526 DESERT BOTANICAL 1201 N G	63.00
11/14	DEBIT CARD PURCHASE MB STADIUM CONCESS 11-12 ATLANTA GA 6526	52.27
11/14	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-13 866-712-7753 CA 6526	29.95
11/15	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-15 866-712-7753 CA 6526	5.99
Total other withdrawals, debits and service charges		= \$8,506.05

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
10/20	FUNDS TRANSFER WIRE REF# 20221020-00014807 DBT ACCT: XXXXXXXXXX5763	100,000.00
10/20	FUNDS TRANSFER WIRE REF# 20221020-00014669 DBT ACCT: XXXXXXXXXX5755	250,000.00
10/24	DEPOSIT	5,769.23
10/24	FUNDS TRANSFER WIRE REF# 20221024-00020419 DBT ACCT: XXXXXXXXXX5682	12,000.00
10/25	DEPOSIT	5.46
10/25	FUNDS TRANSFER WIRE REF# 20221025-00020001 DBT ACCT: XXXXXXXXXX5755	350,000.00
10/26	DEPOSIT	855.24
10/28	PAYROLL DECISIONHR XXI 6-82 Galardi,Teri	4,450.89
10/31	DEPOSIT	5,769.23
10/31	DEPOSIT	16,000.00
11/01	DEPOSIT	763.47
11/07	DEPOSIT	5,769.23
11/07	DEPOSIT	8,000.00
11/10	PAYROLL DECISIONHR XXI 6-82 Galardi,Teri	4,450.89
11/14	DEPOSIT	5,769.23
11/14	DEPOSIT	8,000.00
11/15	ZWNM5547EG AIRBNB PAYMENTS DH2Q TERI GALARDI	2,531.41
Total deposits, credits and interest		= \$780,134.28

Changes are being made effective December 5, 2022 to the Electronic Funds Transfer Agreement as shown below. Continued use of your account after the effective date constitutes your acceptance of the changes. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).

BA: PARTIAL AUTHORIZATION FOR CARD TRANSACTIONS: If a Card purchase amount exceeds the current Available balance in the primary linked checking or savings account when you are making a purchase, you may be able to use your Available balance to pay for a portion of the total purchase. The transaction will be subject to your card's daily spending limit. We will first try to approve the full amount of the purchase with the Available balance in your primary account, accounts linked for Overdraft Protection, and, \$100 Negative Balance Buffer. If we do not approve the full amount of the purchase, we may approve a portion of the purchase using the remaining available funds in your linked account. This is called "partial authorization." The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you are unable/unwilling to provide an additional form





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CA [REDACTED]

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of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.



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CA [REDACTED] 815



824-03-01-00 19003 0 C 001 09 50 004  
TERI G GALARDI  
2146 HIGHWAY 42 S  
FLOVILLA GA 30216-2318

## Your account statement

For 12/14/2022

## Contact us



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### ■ TRUIST ONE CHECKING [REDACTED] 815

#### Account summary

Your previous balance as of 11/15/2022	\$427,030.37
Checks	- 52,481.19
Other withdrawals, debits and service charges	- 4,147.68
Deposits, credits and interest	+ 81,358.09
Your new balance as of 12/14/2022	= \$451,759.59

#### Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
11/18	3039	11,574.60	11/22	3048	246.63	12/02	3057	770.50
11/21	3040	667.90	11/21	3049	1,506.10	11/30	3058	156.00
11/21	3041	3,214.82	11/21	3050	110.37	12/01	3059	1,323.49
11/18	3042	159.00	11/21	3051	18.69	12/06	*3077	132.34
11/18	3043	68.00	11/21	3052	1.67	12/13	3078	700.12
11/18	3044	43.00	11/28	3053	42.62	12/09	3079	2,748.23
11/18	3045	92.00	11/28	3054	38.63	12/12	3080	2,982.77
11/18	3046	261.00	11/23	3055	37.44	12/12	3081	752.19
11/29	3047	52.08	11/28	3056	105.00	12/09	*3084	24,676.00

\* indicates a skip in sequential check numbers above this item

Total checks = \$52,481.19

#### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
11/17	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-16 408-974-1010 CA 6526	9.99
11/18	DEBIT CARD PURCHASE VENTURE 11-17 713-4612915 GA 6526	20.00
11/18	DEBIT CARD PURCHASE TEXTURE SALON & BO 11-17 JACKSON GA 6526	135.00
11/21	DEBIT CARD PURCHASE COCA COLA SOUTH ME 11-18 ATLANTA GA 6526	2.10
11/21	DEBIT CARD PURCHASE Five Star Food Ser 11-18 HUNT VALLEY MD 6526	1.40
11/21	DEBIT CARD PURCHASE Five Star Food Ser 11-18 HUNT VALLEY MD 6526	1.90
11/21	DEBIT CARD PURCHASE SQ *TRUETT'S CHICK 11-18 Fayetteville GA 6526	15.45
11/21	DEBIT CARD PURCHASE TRUETT'S LUAU #070 11-18 FAYETTEVILLE GA 6526	8.32
11/23	DEBIT CARD PURCHASE-PIN 11-22-22 LOCUST GROVE GA 6526 INGLES GAS EXP #495	28.06
11/25	DEBIT CARD PURCHASE COCA COLA COLUMBUS 11-23 COLUMBUS GA 6526	3.60

continued



■ TRUIST ONE CHECKING 9815 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
11/25	DEBIT CARD PURCHASE COCA COLA COLUMBUS 11-23 COLUMBUS GA 6526	3.60
11/25	DEBIT CARD PURCHASE COCA COLA COLUMBUS 11-23 COLUMBUS GA 6526	3.60
11/25	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-24 866-712-7753 CA 6526	79.99
11/29	DEBIT CARD PURCHASE ATT* BILL PAYMENT 11-28 800-331-0500 TX 6526	136.47
11/29	DEBIT CARD PURCHASE SELECT INTERVENTIO 11-28 470-2515300 GA 6526	80.00
11/30	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 11-29 866-712-7753 CA 6526	6.99
12/01	DEBIT CARD PURCHASE-PIN 11-30-22 JACKSON GA 6526 INGLES MARKETS #499	201.43
12/02	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-01 866-712-7753 CA 6526	14.83
12/02	DEBIT CARD PURCHASE LUCY LU'S COFFEE C 12-01 JACKSON GA 6526	21.13
12/02	DEBIT CARD PURCHASE SQ *GOLD LION FARM 12-01 Jackson GA 6526	94.70
12/02	DEBIT CARD PURCHASE SQ *VINTAGE VINEYA 12-01 Jackson GA 6526	72.36
12/05	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-02 866-712-7753 CA 6526	6.99
12/05	DEBIT CARD PURCHASE-PIN 12-02-22 JACKSON GA 6526 CVS/PHARMACY #04531	12.59
12/05	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-03 866-712-7753 CA 6526	2.99
12/05	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-05 866-712-7753 CA 6526	9.99
12/07	DEBIT CARD PURCHASE-PIN 12-06-22 ATLANTA GA 6526 TARGET T-1486	125.00
12/09	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-08 866-712-7753 CA 6526	9.99
12/09	127ECHECK JJPF Payments 5519 JEG FL QUALIFIED PERSO	2,887.29
12/12	DEBIT CARD PURCHASE APPLE.COM/BILL 12-09 866-712-7753 CA 6526	14.99
12/13	DEBIT CARD PURCHASE APPLE.COM/BILL 12-12 866-712-7753 CA 6526	3.99
12/13	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-12 408-974-1010 CA 6526	99.99
12/14	DEBIT CARD RECURRING PYMT APPLE.COM/BILL 12-13 866-712-7753 CA 6526	32.95
Total other withdrawals, debits and service charges		= \$4,147.68

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
11/18	DEPOSIT	8,000.00
11/21	DEPOSIT	5,769.23
11/22	DEPOSIT	763.49
11/25	PAYROLL DECISIONHR XXI 6-82 Galardi,Terl	4,450.89
11/28	DEPOSIT	1,375.00
11/28	DEPOSIT	5,769.23
12/05	DEPOSIT	69.02
12/05	DEPOSIT	5,769.23
12/05	DEPOSIT	14,118.63
12/06	DEPOSIT	855.24
12/08	DEPOSIT	16,000.00
12/09	PAYROLL DECISIONHR XXI 6-82 Galardi,Terl	4,636.89
12/09	DEPOSIT	8,000.00
12/12	DEPOSIT	5,769.23
12/13	DEPOSIT	12.01
Total deposits, credits and interest		= \$81,358.09

**All Truist Consumer Deposit Accounts**

**Changes are being made effective December 5, 2022** to the Bank Services Agreement ("BSA") that governs your account, including changes to the Electronic Funds Transfer Agreement as shown below. Continued use of your account after the effective date constitutes your acceptance of the changes. The most current version of the BSA can be obtained at any Truist branch or online at [www.truist.com](http://www.truist.com). All future transactions on your account will be governed by the amended BSA. If you have any questions about this change, contact your local Truist branch, your relationship manager, or call 844-4TRUIST (844-487-8478).

**6A: PARTIAL AUTHORIZATION FOR CARD TRANSACTIONS:** If a Card purchase amount exceeds the current Available balance in the primary linked checking or savings account when you are making a purchase, you may be able to use your Available balance to pay for a portion of the total purchase. The transaction will be subject to your card's daily spending limit. We will first try to approve the full amount of the purchase with the Available balance in your primary account, accounts linked for Overdraft Protection, and, \$100 Negative Balance Buffer for those eligible accounts. If we do not approve the full amount of the purchase, we may approve a portion of the purchase using the remaining available funds in your linked account. This is called "partial authorization." The remaining amount of the purchase total would need to be covered by another form of payment, such as cash or another card. If you are unable/unwilling to provide an additional form of payment, the partial authorization will be reversed by the merchant. Not all merchants are able to accept partial authorizations or process transactions using multiple forms of payment.

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Teri G. Galardi DIP 22-50035

12/19/22

**Balance Sheet**

Accrual Basis

As of November 30, 2022

	Nov 30, 22
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
BB&T-9815 (9/20/2022)	420,429.67
Total Checking/Savings	420,429.67
Total Current Assets	420,429.67
<b>TOTAL ASSETS</b>	<b>420,429.67</b>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Owners Equity	36,572.85
Net Income	383,856.82
Total Equity	420,429.67
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>420,429.67</b>



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12/19/22

Accrual Basis

Teri G. Galardi DIP 22-50035

**Profit & Loss**

November 2022

	Admin	Costa Rica	Master Club	Ranch	Trop (Pink Pony)	TOTAL
Ordinary Income/Expense						
Income						
Note Income Received	1,526.96	0.00	0.00	0.00	0.00	1,526.96
Rental Income	0.00	2,531.41	24,000.00	0.00	23,076.92	49,608.33
Salary	0.00	0.00	0.00	0.00	8,901.78	8,901.78
Total Income	1,526.96	2,531.41	24,000.00	0.00	31,978.70	60,037.07
Expense						
Groceries	105.91	0.00	0.00	0.00	0.00	105.91
Meals and Entertainment	134.75	0.00	0.00	0.00	0.00	134.75
Medical Expenses	160.00	0.00	0.00	0.00	0.00	160.00
Note Payments	0.00	0.00	0.00	0.00	11,574.60	11,574.60
Office Supplies	312.17	0.00	0.00	0.00	0.00	312.17
Personal Expenses	304.12	0.00	0.00	0.00	0.00	304.12
PROPERTIES						
RANCH						
Animal Vet Expense	0.00	0.00	0.00	770.50	0.00	770.50
Insurance Expense Ranch	0.00	0.00	0.00	2,887.29	0.00	2,887.29
Maintenance & Repairs Ranch	0.00	0.00	0.00	667.90	0.00	667.90
Mortgage Ranch	0.00	0.00	0.00	3,214.82	0.00	3,214.82
Property Taxes Ranch	0.00	0.00	0.00	11,570.19	0.00	11,570.19
Security Monitoring Ranch	0.00	0.00	0.00	105.00	0.00	105.00
Utilities - Ranch	0.00	0.00	0.00	4,879.39	0.00	4,879.39
Total RANCH	0.00	0.00	0.00	24,095.09	0.00	24,095.09
Total PROPERTIES	0.00	0.00	0.00	24,095.09	0.00	24,095.09
Travel Expense	52.56	0.00	0.00	0.00	0.00	52.56
Utilities	0.00	0.00	0.00	-752.00	0.00	-752.00
Veterinary Expense Dogs	0.00	0.00	0.00	246.63	0.00	246.63
Total Expense	1,069.51	0.00	0.00	23,589.72	11,574.60	36,233.83
Net Ordinary Income	457.45	2,531.41	24,000.00	-23,589.72	20,404.10	23,803.24
Net Income	457.45	2,531.41	24,000.00	-23,589.72	20,404.10	23,803.24

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF GEORGIA  
MACON DIVISION

IN RE: ) CHAPTER 11  
)  
TERI G. GALARDI, )  
) CASE NO. 22-50035-JPS  
Debtor, )  
\_\_\_\_\_ )

**CERTIFICATE OF SERVICE**

This is to certify that I have electronically filed the foregoing **Monthly Operating Report for Small Business Under Chapter 11** with the Clerk of Court using the CM/ECF system, which will send electronic notification to all users who have consented to such service.

This 21st day of December 2022.

Respectfully submitted,

**McBRYAN, LLC**

/s/Louis G. McBryan

Louis G. McBryan, Georgia Bar No. 480993

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Atlanta, GA 30328

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**Attorney for Debtor**